

REMARKS

Claims 1 through 10 are pending in this application. By this Amendment, claims 3-5 and 7-10 are amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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JAO:TJP/cqc

Date: September 10, 2004

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DEPOSIT ACCOUNT USE

AUTHORIZATION

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